Transaction Set 820 - Payment Order/Remittance Advice

Mortgagees will use transaction set 820 to transmit Mortgage Insurance Premium payments to HUD via HUD's EDI Bank. Within HUD's Single Family mortgage insurance premium trading group, HUD is always the **receiver** of transaction set 820; HUD's trading partners are the **senders**.

Transmission Notes for Transaction Set 820

To successfully transmit transaction set 820, the following data format should be reviewed.

Data Element	Format
Monetary Amounts	1200.00
Netting Authorization Number	11111YYYYMMDD
FHA Case Number	1234567896

Business Scenario

A business scenario is provided below to illustrate the construct of a TS 820 transmission for Upfront mortgage insurance premium payments. It provides a payment order/remittance advice from a mortgagee to HUD for three types of premium payments, and the corresponding information contained in the EDI transmission.

In this scenario *Brookside Mortgage Co.* is transmitting three types of Upfront premium payments to HUD. Type 1 payments are for New Purchase or Additional Premium and may include late and/or interest charges; *Brookside*'s Type 1 payment is for premium only. Type 2 payments are Refinance premium payments and may include late charge and/or interest penalty; *Brookside*'s Type 2 payment includes both. Type 3, Penalty Payments, consist only of late charge and/or interest penalty payments. *Brookside* is submitting two Type 3 payments: one for Late Charge only and one for both Late Charge and Interest Penalty payment.

Brookside is also transmitting one correction record for a Refinance. Since correction data is being submitted, the mortgage company may request a Duplicate Premium Endorsement Report (PER) for that case.

The transmission date of this transaction set is Friday, March 21, 1997. *Brookside* has indicated an effective date of Monday, March 24, 1997. As the first banking business day following the date of transmission, this is the earliest possible effective date.

The following table provides each line of the EDI transmission that corresponds to the above business scenario. An explanation of each line is also included as a part of the table.

EDI TRANSMISSION DATA	EXPLANATION
ST*820*0001 N/L	**820** indicates this is Transaction Set 820; **0001** is the control number.
BPR*X*5182.97*D*ACH*CCD*01*0430000 96*DA*1010933378*110101010**01*88888 88888*DA*1234567890*970324 N/L	**X** indicates Handling Party's Option to Split Payment and Remittance; **5182.97** is $5182.97; **D** indicates this is a debit transaction; **ACH** indicates Automated Clearing House as the method of funds movement; **CCD** identifies the payment format; **01** indicates that the type of identification number that follows is an ABA Transit Routing Number including Check Digits; **043000096** is the number of the Depository Financial Institution (DFI); **DA** identifies the account type as Demand Deposit; **1010933378** is HUD's account number ; **110101010** is the mortgagee's HUD ID number; the next data element is skipped; **01** indicates that the type of identification number that follows is an ABA Transit Routing Number including Check Digits; **8888888888** is the mortgagee's DFI for this ACH CCD debit payment; **DA** identifies the account type as Demand Deposit; **1234567890** is the mortgagee account number at their DFI to be debited with this payment order; **970324** is the effective date March 24, 1997.
	Optional segment at position 1/030 is not used.
TRN*1*1111111 N/L	**1** indicates Current Transaction Trace Number; **1111111** is the number.
	Optional segments at positions 1/040 to 1/050 are not used.
DTM*097*970321***19 N/L	**097** indicates Transaction Creation and is the date of this transaction set transmission; **970321** is the date of March 21, 1997; the following two data elements are skipped; **19** indicates the first two digits in the four-digit-number of the year

EDI TRANSMISSION DATA	EXPLANATION
	1997. *(Note: This date must always be <u>earlier</u> than the effective date in the BPR segment.)*
N1*PE*HUD N/L	**PE** indicates Payee; **HUD** is the Payee.
N1*PR*BROOKSIDE MORTGAGE CO*PI*2222222223 N/L	**PR** indicates Payer; **BROOKSIDE MORTGAGE CO** is the Payer; **PI**, Payer Identification indicates the HUD Mortgagee ID; **2222222223** is the number.
	Optional segments at positions 1/080 through 1/120 are not used.
ENT*1 N/L	**1** is an assigned number.
	Optional segments at positions 2/020 through 2/148 are not used.
RMR LOOP BEGINS	
RMR*H9*1**3014.00 N/L	**H9** indicates Payment History Reference Number; **1** is a reference number indicating New Purchase or Additional Premium Payment; the following data element is skipped; **3014.00** is the payment amount $3014.00.
	Optional segment at position 2/160 is not used.
REF*Z8*2223359450 N/L	**Z8** indicates FHA Case No.; **2223359450** is the number.
DTM*146*970311***19 N/L	**146** indicates Closing Date; **970311***19** is the date March 11, 1997; the following two data elements are skipped; **19** indicates the first two digits in the four-digit-number of the year 1997.
	Optional segments from position 2/190 through 2/278 are not used.
RMR*H9*2**2032.49 N/L	**H9** indicates Payment History Reference Number; **2** is a reference number indicating Refinance Payment; the following data element is skipped; **2032.49** is the amount $2032.49. *(The presence of ADX segments below indicates that this amount includes late charge and interest penalty.)*
	Optional segment at position 2/160 is not used.

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EDI TRANSMISSION DATA	EXPLANATION
REF*Z8*9992653444 N/L	**Z8** indicates FHA Case No.; **9992653444** is the number.
REF*YA*4444499999 N/L	**YA**, Prior Certificate No., is used to indicate the Old FHA Case No. in the Refinance; **4444499999** is the number.
REF*BB*13131YYYYMMDD N/L	**BB** indicates Authorization Number; **13131YYYYMMDD** is the number.
DTM*146*911225***19 N/L	**146** indicates Closing Date; **911225***19** is the date December 25, 1991; the following two data elements are skipped; **19** indicates the first two digits in the four-digit-number of the year 1991.
	Optional segments from position 2/190 through 2/208 are not used.
ADX*60.00*50 N/L	**60.00** is $60.00; **50** indicates late charge.
ADX*472.49*51 N/L	**472.49** is $472.49; **51** indicates interest penalty.
	Optional segments from position 2/220 through 2/278 are not used.
RMR*H9*3**88.00 N/L	**H9** indicates Payment History Reference Number; **3** is a reference number indicating Penalty Payment; the following data element is skipped; **88.00** is the amount $88.00.
	Optional segment at position 2/160 is not used.
REF*Z8*7777766666 N/L	**Z8** indicates FHA Case No.; **7777766666** is the number.
	Optional segments 2/180 through 2/208 are not used.
ADX*88.00*51 N/L	**88.00** is the amount $88.00; **51** indicates interest penalty.
	Optional segments 2/220 through 2/278 are not used.
RMR*H9*3**48.48 N/L	**H9** indicates Payment History Reference Number; **3** is a reference number indicating Penalty Payment; the following data element is skipped; **48.48** is the amount $48.48.
	Optional segment at position 2/160 is not used.

EDI TRANSMISSION DATA	EXPLANATION
REF*Z8*9999944444 N/L	**Z8** indicates FHA Case No.; **9999944444** is the number.
	Optional segments 2/180 through 2/208 are not used.
ADX*30.30*50 N/L	**30.30** is the amount $30.30; **50** indicates Late Charge.
ADX*18.18*51 N/L	**18.18** is the amount 18.18; **51** indicates Interest Penalty Charge.
	Optional segments 2/220 through 2/278 are not used.
RMR*C4*0 N/L	**C4** indicates Change Number; **0** is passed to meet the X12 requirement for this data element position.
	Optional segment at position 2/160 is not used.
REF*3H*5795799555 N/L	**3H** indicates the existing FHA Case ID for a correction record; **5795799555** is the number.
REF*Z8*2222733338 N/L	**Z8** indicates FHA Case No.; **2222733338** is the correct FHA Case No. *(The presence of this number with the Z8 qualifier code indicates that the existing FHA Case ID with the 3H qualifier is incorrect.)*
REF*YA*6969107070 N/L	**YA**, Prior Certificate Number, is used to indicate the old FHA case number (Refinance Case No.) in a Refinance; **6969107070** is the number. *(The presence of this number in a C4 RMR loop means that it is a correction of the previously submitted Refinance Case ID-- also transmitted with a YA qualifier).*
	Optional segments from position 2/180 through 2/355 are not used.
SE*29*0001 N/L	**29** is the number of segments transmitted; **0001** is the Transaction Set Control Number.

Transaction Set 820 Outline

The following pages contain the 820 transaction set outline, as defined by version 004010 of the X12 standard.

820 Payment Order/Remittance Advice

Functional Group ID=RA

Introduction:

This Draft Standard for Trial Use contains the format and establishes the data contents of the Payment Order/Remittance Advice Transaction Set (820) for use within the context of an Electronic Data Interchange (EDI) environment. The transaction set can be used to make a payment, send a remittance advice, or make a payment and send a remittance advice. This transaction set can be an order to a financial institution to make a payment to a payee. It can also be a remittance advice identifying the detail needed to perform cash application to the payee's accounts receivable system. The remittance advice can go directly from payer to payee, through a financial institution, or through a third party agent.

Notes: This Transaction Set 820, Payment Order/Remittance Advice is used for MIP, Mortgage Insurance Premiums.

Heading:

	Pos. No.	Seg. ID	Name	Req. Des.	Max.Use	Loop Repeat	Notes and Comments
Must Use	010	ST	Transaction Set Header	M	1		
Must Use	020	BPR	Beginning Segment for Payment Order/Remittance Advice	M	1		
Not Used	030	NTE	Note/Special Instruction	O	>1		
	035	TRN	Trace	O	1		c1
Not Used	040	CUR	Currency	O	1		c2
Not Used	050	REF	Reference Identification	O	>1		
	060	DTM	Date/Time Reference	O	>1		
			LOOP ID - N1			>1	
	070	N1	Name	O	1		c3
Not Used	080	N2	Additional Name Information	O	>1		
Not Used	090	N3	Address Information	O	>1		
Not Used	100	N4	Geographic Location	O	1		
Not Used	110	REF	Reference Identification	O	>1		
Not Used	120	PER	Administrative Communications Contact	O	>1		
Not Used	130	RDM	Remittance Delivery Method	O	1		
Not Used	140	DTM	Date/Time Reference	O	1		

Detail:

	Pos. No.	Seg. ID	Name	Req. Des.	Max.Use	Loop Repeat	Notes and Comments
			LOOP ID - ENT			>1	
	010	ENT	Entity	O	1		n1, c4
			LOOP ID - NM1			>1	

Not Used	020	NM1	Individual or Organizational Name	O	1		c5
Not Used	030	N2	Additional Name Information	O	>1		
Not Used	040	N3	Address Information	O	>1		
Not Used	050	N4	Geographic Location	O	1		
Not Used	060	REF	Reference Identification	O	>1		
Not Used	070	PER	Administrative Communications Contact	O	>1		
			LOOP ID - ADX			>1	
Not Used	080	ADX	Adjustment	O	1		c6
Not Used	090	NTE	Note/Special Instruction	O	>1		
Not Used	100	PER	Administrative Communications Contact	O	>1		
Not Used	105	DTM	Date/Time Reference	O	1		
			LOOP ID - REF			>1	
Not Used	110	REF	Reference Identification	O	1		
Not Used	120	DTM	Date/Time Reference	O	>1		
			LOOP ID - IT1			>1	
Not Used	130	IT1	Baseline Item Data (Invoice)	O	1		c7
			LOOP ID - REF			>1	
Not Used	140	REF	Reference Identification	O	1		
Not Used	141	DTM	Date/Time Reference	O	1		
			LOOP ID - SAC			>1	
Not Used	142	SAC	Service, Promotion, Allowance, or Charge Information	O	1		
Not Used	143	TXI	Tax Information	O	>1		
			LOOP ID - SLN			>1	
Not Used	144	SLN	Subline Item Detail	O	1		
			LOOP ID - REF			>1	
Not Used	145	REF	Reference Identification	O	1		
Not Used	146	DTM	Date/Time Reference	O	>1		
			LOOP ID - SAC			>1	
Not Used	147	SAC	Service, Promotion, Allowance, or Charge Information	O	1		
Not Used	148	TXI	Tax Information	O	>1		
			LOOP ID - RMR			>1	
	150	RMR	Remittance Advice Accounts Receivable Open Item Reference	O	1		c8
Not Used	160	NTE	Note/Special Instruction	O	>1		
	170	REF	Reference Identification	O	>1		
	180	DTM	Date/Time Reference	O	>1		
			LOOP ID - IT1			>1	
Not Used	190	IT1	Baseline Item Data (Invoice)	O	1		c9
			LOOP ID - REF			>1	
Not Used	200	REF	Reference Identification	O	1		
Not Used	201	DTM	Date/Time Reference	O	1		
			LOOP ID - SAC			>1	
Not Used	202	SAC	Service, Promotion, Allowance, or Charge Information	O	1		
Not Used	203	TXI	Tax Information	O	>1		
			LOOP ID - SLN			>1	
Not Used	204	SLN	Subline Item Detail	O	1		
			LOOP ID - REF			>1	
Not Used	205	REF	Reference Identification	O	1		

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Not Used	206	DTM	Date/Time Reference	O	>1		
			LOOP ID - SAC		>1		
Not Used	207	SAC	Service, Promotion, Allowance, or Charge Information	O	1		
Not Used	208	TXI	Tax Information	O	>1		
			LOOP ID - ADX		>1		
	210	ADX	Adjustment	O	1	c10	
Not Used	220	NTE	Note/Special Instruction	O	>1		
Not Used	230	PER	Administrative Communications Contact	O	>1		
			LOOP ID - REF		>1		
Not Used	240	REF	Reference Identification	O	1		
Not Used	250	DTM	Date/Time Reference	O	>1		
			LOOP ID - IT1		>1		
Not Used	260	IT1	Baseline Item Data (Invoice)	O	1	c11	
			LOOP ID - REF		>1		
Not Used	270	REF	Reference Identification	O	1		
Not Used	271	DTM	Date/Time Reference	O	1		
			LOOP ID - SAC		>1		
Not Used	272	SAC	Service, Promotion, Allowance, or Charge Information	O	1		
Not Used	273	TXI	Tax Information	O	>1		
			LOOP ID - SLN		>1		
Not Used	274	SLN	Subline Item Detail	O	1		
			LOOP ID - REF		>1		
Not Used	275	REF	Reference Identification	O	1		
Not Used	276	DTM	Date/Time Reference	O	>1		
			LOOP ID - SAC		>1		
Not Used	277	SAC	Service, Promotion, Allowance, or Charge Information	O	1		
Not Used	278	TXI	Tax Information	O	>1		
			LOOP ID - TXP		>1		
Not Used	280	TXP	Tax Payment	O	1	n2	
Not Used	285	TXI	Tax Information	O	>1		
			LOOP ID - DED		>1		
Not Used	287	DED	Deductions	O	1	n3	
			LOOP ID - LX		>1		
Not Used	290	LX	Assigned Number	O	1	n4	
Not Used	295	REF	Reference Identification	O	>1		
Not Used	300	TRN	Trace	O	>1		
			LOOP ID - NM1		>1		
Not Used	305	NM1	Individual or Organizational Name	O	1		
Not Used	310	REF	Reference Identification	O	>1		
Not Used	315	G53	Maintenance Type	O	1		
			LOOP ID - AIN		>1		
Not Used	320	AIN	Income	O	1		
Not Used	325	QTY	Quantity	O	>1		
Not Used	330	DTP	Date or Time or Period	O	>1		
			LOOP ID - PEN		>1		
Not Used	335	PEN	Pension Information	O	1		
Not Used	340	AMT	Monetary Amount	O	>1		
Not Used	345	DTP	Date or Time or Period	O	>1		

			LOOP ID - INV			>1	
Not Used	350	INV	Investment Vehicle Selection	O	1		
Not Used	355	DTP	Date or Time or Period	O	>1		
			LOOP ID - N9			1	
Not Used	360	N9	Reference Identification	O	1		n5
			LOOP ID - AMT			>1	
Not Used	370	AMT	Monetary Amount	O	1		c12
Not Used	380	REF	Reference Identification	O	>1		
			LOOP ID - N1			>1	
Not Used	390	N1	Name	O	1		
Not Used	400	REF	Reference Identification	O	>1		
			LOOP ID - EMS			>1	
Not Used	410	EMS	Employment Position	O	1		
Not Used	420	ATN	Attendance	O	>1		
Not Used	430	AIN	Income	O	>1		
Not Used	440	PYD	Payroll Deduction	O	>1		
			LOOP ID - RYL			>1	
Not Used	450	RYL	Royalty Payment	O	1		n6
			LOOP ID - NM1			>1	
Not Used	460	NM1	Individual or Organizational Name	O	1		
			LOOP ID - LOC			>1	
Not Used	470	LOC	Location	O	1		
			LOOP ID - PID			>1	
Not Used	480	PID	Product/Item Description	O	1		
Not Used	490	DTM	Date/Time Reference	O	1		
			LOOP ID - PCT			>1	
Not Used	500	PCT	Percent Amounts	O	1		
Not Used	510	QTY	Quantity	O	1		
			LOOP ID - AMT			>1	
Not Used	520	AMT	Monetary Amount	O	1		
Not Used	530	ADX	Adjustment	O	>1		
			LOOP ID - ASM			1	
Not Used	540	ASM	Amount and Settlement Method	O	1		
Not Used	550	ADX	Adjustment	O	1		

Summary:

	Pos. No.	Seg. ID	Name	Req. Des.	Max.Use	Loop Repeat	Notes and Comments
Must Use	010	SE	Transaction Set Trailer	M	1		

Transaction Set Notes

1. The ENT loop is for vendor or consumer third party consolidated payments.
2. The TXP loop is for tax payments.
3. The DED loop is for child support payments.
4. The LX loop is for pension payments.
5. The N9 loop is for payroll payments.
6. The RYL loop is for royalty payments.

Transaction Set Comments

1. The TRN segment is used to uniquely identify a payment order/remittance advice.
2. The CUR segment does not initiate a foreign exchange transaction.
3. The N1 loop allows for name/address information for the payer and payee which would be utilized to address remittance(s) for delivery.
4. ENT09 may contain the payee's accounts receivable customer number.
5. Allowing the NM1 segment to repeat in this area allows the paying entity within a payer and the paid entity within a payee to be identified (not the payer and payee).
6. This ADX loop contains adjustment items which are not netted to an RMR segment in this transaction set.
7. Loop IT1 within the ADX loop is the adjustment line item detail loop.
8. Loop RMR is for open items being referenced or for payment on account.
9. Loop IT1 within the RMR loop is the remittance line item detail loop.
10. This ADX loop can only contain adjustment information for the immediately preceding RMR segment and affects the amount (RMR04) calculation. If this adjustment amount is not netted to the immediately preceding RMR, use the outer ADX loop (position 080).
11. Loop IT1 within the ADX loop is the adjustment line item detail loop.
12. The AMT segment can be used to provide information about allocation or distribution of gross pay that is split across multiple payment orders.

DATA MAPPING GUIDE

Segment:	**ST** **Transaction Set Header**
Position:	010
Loop:	
Level:	Heading:
Usage:	Mandatory
Max Use:	1
Purpose:	To indicate the start of a transaction set and to assign a control number
Syntax Notes:	
Semantic Notes:	1 The transaction set identifier (ST01) used by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 810 selects the Invoice Transaction Set).
Comments:	
Notes:	The ST segment is required each time a Transaction Set is sent.

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Must Use	ST01	143	**Transaction Set Identifier Code**	M ID 3/3
			Code uniquely identifying a Transaction Set	
			820 Payment Order/Remittance Advice	
Must Use	ST02	329	**Transaction Set Control Number**	M AN 4/9
			Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set	
			NOTE: The control number is assigned by the sender (HUD). It should be sequential within the functional group to aid in error recovery and research. The control number in the ST segment (ST02) must be identical to the control number in the SE segment (SE02) for each transaction.	

Segment:	**BPR** Beginning Segment for Payment Order/Remittance Advice
Position:	020
Level:	Heading:
Usage:	Mandatory
Max Use:	1
Purpose:	To indicate the beginning of a Payment Order/Remittance Advice Transaction Set and total payment amount, or to enable related transfer of funds and/or information from payer to payee to occur

Syntax Notes:
1. If either BPR06 or BPR07 is present, then the other is required.
2. If BPR08 is present, then BPR09 is required.
3. If either BPR12 or BPR13 is present, then the other is required.
4. If BPR14 is present, then BPR15 is required.
5. If either BPR18 or BPR19 is present, then the other is required.
6. If BPR20 is present, then BPR21 is required.

Semantic Notes:
1. BPR02 specifies the payment amount.
2. When using this transaction set to initiate a payment, all or some of BPR06 through BPR16 may be required, depending on the conventions of the specific financial channel being used.
   BPR06 and BPR07 relate to the originating depository financial institution (ODFI).
3. BPR08 is a code identifying the type of bank account or other financial asset.
4. BPR09 is the account of the company originating the payment. This account may be debited or credited depending on the type of payment order.
5. BPR12 and BPR13 relate to the receiving depository financial institution (RDFI).
6. BPR14 is a code identifying the type of bank account or other financial asset.
7. BPR15 is the account number of the receiving company to be debited or credited with the payment order.
8. BPR16 is the date the originating company intends for the transaction to be settled (i.e., Payment Effective Date).
9. BPR17 is a code identifying the business reason for this payment.
10. BPR18, BPR19, BPR20 and BPR21, if used, identify a third bank identification number and account to be used for return items only.
11. BPR20 is a code identifying the type of bank account or other financial asset.

Comments:

Notes: The BPR segment is required each time a TS 820 is sent.

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Data Element Summary

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Ref. Des.	Data Element	Name	Attributes
Must Use BPR01	**305**	**Transaction Handling Code**	**M ID 1/2**
		Code designating the action to be taken by all parties	
		Code I to be used when transmitting correction data only.	

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Electronic Data Interchange

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Code X to be used by ACH CCD debit originators.

I	Remittance Information Only	
X	Handling Party's Option to Split Payment and Remittance	

Must Use   **BPR02**   **782**   **Monetary Amount**   **M   R 1/18**

Monetary amount

Specifies payment amount for entire transaction set. This is the amount the mortgagee's account will be charged.

Must Use   **BPR03**   **478**   **Credit/Debit Flag Code**   **M   ID 1/1**

Code indicating whether amount is a credit or debit

Code D used by ACH CCD debit originators.

D	Debit

Must Use   **BPR04**   **591**   **Payment Method Code**   **M   ID 3/3**

Code identifying the method for the movement of payment instructions

ACH	Automated Clearing House (ACH)

BPR05   **812**   **Payment Format Code**   **O   ID 1/10**

Code identifying the payment format to be used

CCD	Cash Concentration/Disbursement (CCD) (ACH)

BPR06   **506**   **(DFI) ID Number Qualifier**   **X   ID 2/2**

Code identifying the type of identification number of Depository Financial Institution (DFI)

01	ABA Transit Routing Number Including Check Digits (9 digits)

BPR07   **507**   **(DFI) Identification Number**   **X   AN 3/12**

Depository Financial Institution (DFI) identification number

The value entered in this data element is 043000096 for ACH CCD debit originators.

BPR08   **569**   **Account Number Qualifier**   **O   ID 1/3**

Code indicating the type of account

DA	Demand Deposit

BPR09   **508**   **Account Number**   **X   AN 1/35**

Account number assigned

ACH CCD debit originators enter HUD's account number: 1010933378.

BPR10   **509**   **Originating Company Identifier**   **O   AN 10/10**

A unique identifier designating the company initiating the funds transfer instructions. The first character is one-digit ANSI identification code designation (ICD) followed by the nine-digit identification number which may be an IRS employer identification number (EIN), data universal numbering system (DUNS), or a user assigned number; the ICD for an EIN is 1, DUNS is 3, user assigned number is 9

Enter HUD-assigned Mortgagee ID.

BPR11   **510**   **Originating Company Supplemental Code**   **O   AN 9/9**

A code defined between the originating company and the originating

depository financial institution (ODFI) that uniquely identifies the
company initiating the transfer instructions

BPR12   506   (DFI) ID Number Qualifier   X   ID 2/2
Code identifying the type of identification number of Depository
Financial Institution (DFI)

     01   ABA Transit Routing Number Including Check
                Digits (9 digits)

BPR13	**507**	**(DFI) Identification Number**	**X**	**AN 3/12**

Depository Financial Institution (DFI) identification number
ACH CCD debit originators enter mortgagee's DFI.

BPR14	**569**	**Account Number Qualifier**	**O**	**ID 1/3**

Code indicating the type of account
    DA   Demand Deposit

BPR15	**508**	**Account Number**	**X**	**AN 1/35**

Account number assigned
ACH CCD debit originators enter mortgagee's account number at their DFI.

BPR16	**373**	**Date**	**O**	**DT 8/8**

Date expressed as CCYYMMDD
Enter effective date of the financial transaction and accompanying remittance data.

BPR17	**1048**	**Business Function Code**	**O**	**ID 1/3**

Code identifying the business reason for this payment
Refer to 004010 Data Element Dictionary for acceptable code values.

BPR18	**506**	**(DFI) ID Number Qualifier**	**X**	**ID 2/2**

Code identifying the type of identification number of Depository
Financial Institution (DFI)
Refer to 004010 Data Element Dictionary for acceptable code values.

BPR19	**507**	**(DFI) Identification Number**	**X**	**AN 3/12**

Depository Financial Institution (DFI) identification number

BPR20	**569**	**Account Number Qualifier**	**O**	**ID 1/3**

Code indicating the type of account
Refer to 004010 Data Element Dictionary for acceptable code values.

BPR21	**508**	**Account Number**	**X**	**AN 1/35**

Account number assigned

	Segment:	**TRN** Trace
	Position:	035
	Loop:	
	Level:	Heading:
	Usage:	Optional
	Max Use:	1
	Purpose:	To uniquely identify a transaction to an application
	Syntax Notes:	
	Semantic Notes:	**1** TRN02 provides unique identification for the transaction.
		2 TRN03 identifies an organization.
		3 TRN04 identifies a further subdivision within the organization.
	Comments:	

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Must Use	**TRN01**	481	**Trace Type Code**	**M ID 1/2**
			Code identifying which transaction is being referenced	
			1 Current Transaction Trace Numbers	
Must Use	**TRN02**	127	**Reference Identification**	**M AN 1/30**
			Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier	
Not Used	**TRN03**	509	**Originating Company Identifier**	**O AN 10/10**
			A unique identifier designating the company initiating the funds transfer instructions. The first character is one-digit ANSI identification code designation (ICD) followed by the nine-digit identification number which may be an IRS employer identification number (EIN), data universal numbering system (DUNS), or a user assigned number; the ICD for an EIN is 1, DUNS is 3, user assigned number is 9	
Not Used	**TRN04**	127	**Reference Identification**	**O AN 1/30**
			Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier	

Segment: **DTM** Date/Time Reference
Position: 060
Loop:
Level: Heading:
Usage: Optional
Max Use: >1
Purpose: To specify pertinent dates and times
Syntax Notes: **1**   At least one of DTM02 DTM03 or DTM05 is required.
                    2   If DTM04 is present, then DTM03 is required.
                    3   If either DTM05 or DTM06 is present, then the other is required.

Semantic Notes:
Comments:

Data Element Summary

	Ref. Des.	Data Element	Name		Attributes
Must Use	**DTM01**	374	**Date/Time Qualifier**		**M ID 3/3**
			Code specifying type of date or time, or both date and time		
			097 Transaction Creation		
	DTM02	373	**Date**		**X DT 8/8**
			Date expressed as CCYYMMDD		
			Enter the Transaction Set Date, which must always be earlier than the Effective Date in BPR16.		
	DTM03	337	**Time**		**X TM 4/8**
			Time expressed in 24-hour clock time as follows: HHMM, or HHMMSS, or HHMMSSD, or HHMMSSDD, where H = hours (00-23), M = minutes (00-59), S = integer seconds (00-59) and DD = decimal seconds; decimal seconds are expressed as follows: D = tenths (0-9) and DD = hundredths (00-99)		
	DTM04	623	**Time Code**		**O ID 2/2**
			Code identifying the time. In accordance with International Standards Organization standard 8601, time can be specified by a + or - and an indication in hours in relation to Universal Time Coordinate (UTC) time; since + is a restricted character, + and - are substituted by P and M in the codes that follow		
			Refer to 004010 Data Element Dictionary for acceptable code values.		
	DTM05	1250	**Date Time Period Format Qualifier**		**X ID 2/3**
			Code indicating the date format, time format, or date and time format		
			D8 Date Expressed in Format CCYYMMDD		
	DTM06	1251	**Date Time Period**		**X AN 1/35**
			Expression of a date, a time, or range of dates, times or dates and times		

Segment:	**N1** Name	
Position:	070	
Loop:	N1 Optional	
Level:	Heading:	
Usage:	Optional	
Max Use:	1	
Purpose:	To identify a party by type of organization, name, and code	
Syntax Notes:	**1** At least one of N102 or N103 is required.	
	2 If either N103 or N104 is present, then the other is required.	
Semantic Notes:		
Comments:	**1** This segment, used alone, provides the most efficient method of providing organizational identification. To obtain this efficiency the "ID Code" (N104) must provide a key to the table maintained by the transaction processing party.	
	2 N105 and N106 further define the type of entity in N101.	
Notes:	The first iteration of this N1 identifies the sender (TRADING PARTNER), the second iteration identifies the receiver (HUD), and the third one identifies the service provider when a third party is generating the TS on behalf of the mortgagee.	

Data Element Summary

	Ref. Des.	Data Element	Name		Attributes
Must Use	**N101**	**98**	**Entity Identifier Code**		**M ID 2/3**
			Code identifying an organizational entity, a physical location, property or an individual		
			First occurrence: Enter code PD to identify HUD.		
			Second occurrence: Enter PR to identify mortgagee.		
			Third occurrence: Use SQ, Service Bureau, if third party.		
			PE Payee		
			PR Payer		
			SQ Service Bureau		
			A business entity that is responsible for providing computer resources to other firms that do not have computer resources of their own		
	N102	**93**	**Name**		**X AN 1/60**
			Free-form name		
	N103	**66**	**Identification Code Qualifier**		**X ID 1/2**
			Code designating the system/method of code structure used for Identification Code (67)		
			PI is used with the HUD-assigned Mortgagee ID (i.e., when the qualifier in N101 is PR.		
			Code 94 is used for HUD (i.e., when the qualifier in N101 is PE).		
			94 Code assigned by the organization that is the ultimate destination of the transaction set		

	PI		Payor Identification		

N104   **67**   **Identification Code**   **X**   **AN 2/80**

Code identifying a party or other code

For mortgagee, HUD-assigned mortgagee number is shown. For HUD, enter 9999609998.

N105   **706**   **Entity Relationship Code**   **O**   **ID 2/2**

Code describing entity relationship

Refer to 004010 Data Element Dictionary for acceptable code values.

N106   **98**   **Entity Identifier Code**   **O**   **ID 2/3**

Code identifying an organizational entity, a physical location, property or an individual

Refer to 004010 Data Element Dictionary for acceptable code values.

Segment:	**ENT** Entity	
Position:	010	
Loop:	ENT Optional	
Level:	Detail:	
Usage:	Optional	
Max Use:	1	
Purpose:	To designate the entities which are parties to a transaction and specify a reference meaningful to those entities	
Syntax Notes:	**1**	If any of ENT02 ENT03 or ENT04 is present, then all are required.
	2	If any of ENT05 ENT06 or ENT07 is present, then all are required.
	3	If either ENT08 or ENT09 is present, then the other is required.
Semantic Notes:		
Comments:	**1**	This segment allows for the grouping of data by entity/entities at or within a master/masters. A master (e.g., an organization) can be comprised of numerous subgroups (e.g., entities). This master may send grouped data to another master (e.g., an organization) which is comprised of one or more entities. Groupings are as follows:
		(1) Single/Single: Only ENT01 is necessary, because there is a single entity (the sending master) communicating with a single entity (the receiving master).
		(2) Single/Multiple: ENT05, ENT06, and ENT07 would be used to identify the entities within the receiving master. The sending master is a single entity, so no other data elements need be used.
		(3) Multiple/Single: ENT02, ENT03, and ENT04 would be used to identify the entities within the sending master. The receiving master is a single entity, so no other data elements need be used.
		(4) Multiple/Multiple: ENT02, ENT03, and ENT04 would be used to identify the entities within the sending master. ENT05, ENT06, and ENT07 would be used to identify the entities within the receiving master.
		This segment also allows for the transmission of a unique reference number that is meaningful between the entities.
Notes:	The ENT loop is used once to gain access to the RMR loop.	

Data Element Summary

Ref. Des.	Data Element	Name	Attributes
ENT01	**554**	**Assigned Number**	**O N0 1/6**
		Number assigned for differentiation within a transaction set	
ENT02	**98**	**Entity Identifier Code**	**X ID 2/3**
		Code identifying an organizational entity, a physical location, property or an individual	
		Refer to 004010 Data Element Dictionary for acceptable code values.	
ENT03	**66**	**Identification Code Qualifier**	**X ID 1/2**
		Code designating the system/method of code structure used for Identification Code (67)	
		Refer to 004010 Data Element Dictionary for acceptable code values.	

ENT04	**67**	**Identification Code**	**X**	**AN 2/80**

Code identifying a party or other code

ENT05	**98**	**Entity Identifier Code**	**X**	**ID 2/3**

Code identifying an organizational entity, a physical location, property or an individual

Refer to 004010 Data Element Dictionary for acceptable code values.

ENT06	**66**	**Identification Code Qualifier**	**X**	**ID 1/2**

Code designating the system/method of code structure used for Identification Code (67)

Refer to 004010 Data Element Dictionary for acceptable code values.

ENT07	**67**	**Identification Code**	**X**	**AN 2/80**

Code identifying a party or other code

ENT08	**128**	**Reference Identification Qualifier**	**X**	**ID 2/3**

Code qualifying the Reference Identification

Refer to 004010 Data Element Dictionary for acceptable code values.

ENT09	**127**	**Reference Identification**	**X**	**AN 1/30**

Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier

Segment:	**RMR** Remittance Advice Accounts Receivable Open Item Reference
Position:	150
Loop:	RMR Optional
Level:	Detail:
Usage:	Optional
Max Use:	1
Purpose:	To specify the accounts receivable open item(s) to be included in the cash application and to convey the appropriate detail

Syntax Notes:	1	If either RMR01 or RMR02 is present, then the other is required.
	2	If either RMR07 or RMR08 is present, then the other is required.
Semantic Notes:	1	If RMR03 is present, it specifies how the cash is to be applied.
	2	RMR04 is the amount paid.
	3	RMR05 is the amount of invoice (including charges, less allowance) before terms discount (if discount is applicable) or debit amount or credit amount of referenced items.
	4	RMR06 is the amount of discount taken.
	5	RMR08, if present, represents an interest penalty payment, amount late interest paid, or amount anticipation.
Comments:	1	Parties using this segment should agree on the content of RMR01 and RMR02 prior to initiating communication.
	2	If RMR03 is not present, this is a payment for an open item. If paying an open item, RMR02 must be present. If not paying a specific open item, RMR04 must be present.
	3	RMR05 may be needed by some payees to distinguish between duplicate reference numbers.
Notes:	One iteration of the RMR loop is used to transmit information pertinent to a single premium payment. This includes the Payment Type and Payment Amount (RMR segment), Case Numbers (REF segment), and Closing Date (DTM segment) .

Data Element Summary

Ref. Des.	Data Element	Name	Attributes
RMR01	**128**	**Reference Identification Qualifier**	**X ID 2/3**
		Code qualifying the Reference Identification	
		Use code C4 when transmitting correction data.	
		Use code H9 when transmitting a premium payment.	
		C4 Change Number	
		H9 Payment History Reference Number	
RMR02	**127**	**Reference Identification**	**X AN 1/30**
		Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier	
		Enter 1 for New Purchase or Additional Premium Payment; 2 for Refinance Payment; 3 for Penalty Payment. Enter 0 for Correction Record.	

Note: In a transaction set containing both payments AND corrections, all payment record RMRs are transmitted before any correction RMRs are transmitted.

RMR03   **482**   **Payment Action Code**   **O**   **ID 2/2**
Code specifying the accounts receivable open item(s), if any, to be
included in the cash application.
Refer to 004010 Data Element Dictionary for acceptable code values.

RMR04   **782**   **Monetary Amount**   **O**   **R 1/18**
Monetary amount
The amount in RMR04 is the sum of the premium payment plus the
late and/or interest charges identified in the ADX loop at position
2/210.

RMR05   **782**   **Monetary Amount**   **O**   **R 1/18**
Monetary amount

RMR06   **782**   **Monetary Amount**   **O**   **R 1/18**
Monetary amount

RMR07   **426**   **Adjustment Reason Code**   **X**   **ID 2/2**
Code indicating reason for debit or credit memo or adjustment to
invoice, debit or credit memo, or payment
Refer to 004010 Data Element Dictionary for acceptable code values.

RMR08   **782**   **Monetary Amount**   **X**   **R 1/18**
Monetary amount

Segment:	**REF** Reference Identification	
Position:	170	
Loop:	RMR Optional	
Level:	Detail:	
Usage:	Optional	
Max Use:	>1	
Purpose:	To specify identifying information	
Syntax Notes:	**1** At least one of REF02 or REF03 is required.	
	2 If either C04003 or C04004 is present, then the other is required.	
	3 If either C04005 or C04006 is present, then the other is required.	
Semantic Notes:	**1** REF04 contains data relating to the value cited in REF02.	
Comments:		
Notes:	This REF segment is used for Reference Numbers related to the premium payment in the preceding RMR segment.	

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Must Use	**REF01**	**128**	**Reference Identification Qualifier**	**M ID 2/3**

Code qualifying the Reference Identification

Use code 3H only when transmitting correction data (value in RMR01 is C4). 3H will identify the previously sent FHA case number, correct or incorrect. If incorrect, use another REF segment with the Z8 qualifier to identify the correct FHA case number.

Use code BB to indicate Netting Authorization Number for a refinance type payment.

Use code YA to indicate the the old FHA case number for a refinance type payment.

Use code Z8 for the current FHA case number when submitting payment data; when sending correction data, use code Z8 to indicate the correct FHA case number when the number identified with the 3H qualifier is incorrect.

Use code UF in a correction RMR to indicate a corrected Mortgagee ID.

3H	Case Number	
BB	Authorization Number	
	Proves that permission was obtained to provide a service	
UF	Mortgage Insurance Company Number	
YA	Prior Certificate Number	
Z8	Federal Housing Administration Case Number	
	The unique loan number assigned by the Federal Housing Administration (FHA) to each FHA loan	

	REF02	127	**Reference Identification**	**X AN 1/30**

			Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier		
	REF03	**352**	**Description**	**X**	**AN 1/80**
			A free-form description to clarify the related data elements and their content		
	REF04	**C040**	**Reference Identifier**	**O**	
			To identify one or more reference numbers or identification numbers as specified by the Reference Qualifier		
Must Use	**C04001**	**128**	**Reference Identification Qualifier**	**M**	**ID 2/3**
			Code qualifying the Reference Identification Refer to 004010 Data Element Dictionary for acceptable code values.		
Must Use	**C04002**	**127**	**Reference Identification**	**M**	**AN 1/30**
			Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier		
	C04003	**128**	**Reference Identification Qualifier**	**X**	**ID 2/3**
			Code qualifying the Reference Identification Refer to 004010 Data Element Dictionary for acceptable code values.		
	C04004	**127**	**Reference Identification**	**X**	**AN 1/30**
			Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier		
	C04005	**128**	**Reference Identification Qualifier**	**X**	**ID 2/3**
			Code qualifying the Reference Identification Refer to 004010 Data Element Dictionary for acceptable code values.		
	C04006	**127**	**Reference Identification**	**X**	**AN 1/30**
			Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier		

Segment: **DTM** Date/Time Reference
Position: 180
Loop: RMR   Optional
Level: Detail:
Usage: Optional
Max Use: >1
Purpose: To specify pertinent dates and times
Syntax Notes: 1   At least one of DTM02 DTM03 or DTM05 is required.
  2   If DTM04 is present, then DTM03 is required.
  3   If either DTM05 or DTM06 is present, then the other is required.

Semantic Notes:
Comments:

Data Element Summary

Ref. Des.	Data Element	Name		Attributes
Must Use DTM01	374	**Date/Time Qualifier**	M	ID 3/3

Code specifying type of date or time, or both date and time
  146   Closing Date

DTM02	373	**Date**	X	DT 8/8

Date expressed as CCYYMMDD

DTM03	337	**Time**	X	TM 4/8

Time expressed in 24-hour clock time as follows: HHMM, or
HHMMSS, or HHMMSSD, or HHMMSSDD, where H = hours
(00-23), M = minutes (00-59), S = integer seconds (00-59) and DD
= decimal seconds; decimal seconds are expressed as follows: D =
tenths (0-9) and DD = hundredths (00-99)

DTM04	623	**Time Code**	O	ID 2/2

Code identifying the time. In accordance with International Standards
Organization standard 8601, time can be specified by a + or - and an
indication in hours in relation to Universal Time Coordinate (UTC)
time; since + is a restricted character, + and - are substituted by P and
M in the codes that follow
Refer to 004010 Data Element Dictionary for acceptable code values.

DTM05	1250	**Date Time Period Format Qualifier**	X	ID 2/3

Code indicating the date format, time format, or date and time format
  D8   Date Expressed in Format CCYYMMDD

DTM06	1251	**Date Time Period**	X	AN 1/35

Expression of a date, a time, or range of dates, times or dates and
times

Segment:	**ADX** Adjustment
Position:	210
Loop:	ADX Optional
Level:	Detail:
Usage:	Optional
Max Use:	1
Purpose:	To convey accounts-payable adjustment information for the purpose of cash application, including payer-generated debit/credit memos
Syntax Notes:	**1** If either ADX03 or ADX04 is present, then the other is required.
Semantic Notes:	**1** ADX01 specifies the amount of the adjustment and must be signed if negative. If negative, it reduces the payment amount; if positive, it increases the payment amount.
	2 ADX02 specifies the reason for claiming the adjustment.
	3 ADX03 and ADX04 specify the identification of the adjustment.
Comments:	

Data Element Summary

Ref. Des.	Data Element	Name	Attributes
Must Use **ADX01**	**782**	**Monetary Amount**	**M R 1/18**
		Monetary amount	
Must Use **ADX02**	**426**	**Adjustment Reason Code**	**M ID 2/2**
		Code indicating reason for debit or credit memo or adjustment to invoice, debit or credit memo, or payment	
		50 Late Charge	
		51 Interest Penalty Charge	
ADX03	**128**	**Reference Identification Qualifier**	**X ID 2/3**
		Code qualifying the Reference Identification	
		Refer to 004010 Data Element Dictionary for acceptable code values.	
ADX04	**127**	**Reference Identification**	**X AN 1/30**
		Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier	

Electronic Data Interchange

Segment:	**SE** Transaction Set Trailer	
Position:	010	
Loop:		
Level:	Summary:	
Usage:	Mandatory	
Max Use:	1	
Purpose:	To indicate the end of the transaction set and provide the count of the transmitted segments (including the beginning (ST) and ending (SE) segments)	
Syntax Notes:		
Semantic Notes:		
Comments:	**1** SE is the last segment of each transaction set.	
Notes:	The SE segment is required each time a Transaction Set is sent.	

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Must Use	**SE01**	**96**	**Number of Included Segments**	**M N0 1/10**
			Total number of segments included in a transaction set including ST and SE segments	
Must Use	**SE02**	**329**	**Transaction Set Control Number**	**M AN 4/9**
			Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set	

NOTE: The control number is assigned by the sender. It should be sequential within the functional group to aid in error recovery and research. The control number in the SE segment (SE02) must be identical to the control number in the ST segment (ST02) for each transaction.